Issue 103: INSIDER'S EDGE: Tax Penalty Special Enrollment Period

The first day of spring is finally here (at least on the calendar, if not in the forecast)! Personally, I couldn't be happier that winter is almost over. Marylanders who filed their taxes and discovered they have to pay a tax penalty because they did not have health insurance in 2014 can also relax! Why? Maryland Health Connection has created a one-time tax penalty Special Enrollment Period (SEP).

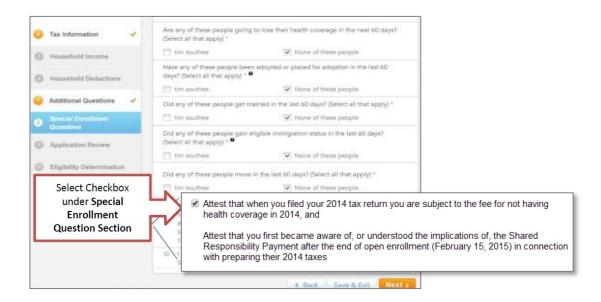


Even a little wintry mix in the forecast can't keep the robins away!

Consumers subject to a tax penalty for not having qualified health coverage in 2014 are eligible for a SEP from March 15 – April 30, 2015, as announced by the Centers for Medicare & Medicaid Services (CMS). A SEP allows consumers to enroll in a Qualified Health Plan.

Marylanders who are eligible for Medicaid are not affected. People can apply for Medicaid at any time and enroll year-round.

Applying for the tax penalty SEP is simple. In Section 8 of the application, *Special Enrollment*, consumers subject to a tax penalty must select checkbox "Attest that when you filed your 2014 tax return you are subject to the fee for not having health coverage in 2014, and..."



Additional Resources

A job aid on the tax penalty SEP process was e-mailed to consumer assistance workers earlier this week. Assistance workers who received the e-mail may find it useful to review the job aid. This job aid is not available online.

• Special Enrollment Period—2014 Tax Period (Job Aid) (File name: SEPTaxPenaltyJobAid.pdf)

Information from Maryland Health Benefit Exchange:

- Press release, http://marylandhbe.com/wp-content/uploads/2015/03/03172015-TaxSEPOpens.pdf.
- Information for consumers on the tax penalty SEP and how getting coverage now will impact their taxes in 2015 can be found here, https://www.marylandhealthconnection.gov/how-to-enroll/.

You can also learn more about the tax penalty and the types of situations that may qualify consumers for a Special Enrollment Period and allow them to enroll in a QHP outside Open Enrollment by checking out these past issues of the *Insider's Edge*:

- Issue 23: INSIDER'S EDGE: Don't forget your health insurance!
- <u>Issue 45: INSIDER'S EDGE: Open Enrollment and Special Enrollment Periods</u>
- Issue 49: INSIDER'S EDGE: Seeking an exemption from the individual mandate
- Issue 60: INSIDER'S EDGE: Special Enrollment Periods and Other Life Changes

Have a great weekend! Have a question? Send it my way, dhmh.medicaidmarge@maryland.gov.